AN ANATICAL STUDY ON MOBILE BANKING FOR EFFECTIVENESS IN

BANKING DEVELOPMENT IN INDIA

A Synopsis submitted for Ph.D Registration in Commerce

Submitted to

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RESEARCH GUIDE

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AN ANALYTICAL STUDY ON MOBILE BANKING FOR EFFECTIVNESS IN BANKING DEVELOPMENT IN INDIA.

INTRODUCTION:

Mobile Banking is an online banking service provided by banks to their existing customers to access their banking account for carrying out a myriad of transactions using a mobile device, including smartphone and tablet, whenever users are connected to the internet.

Financial inclusions is delivery o banking services at an affordable cost to the vast sections of disadvantaged and low income groups. Unrestrained access to public goods and services the sine qua non of an open and efficient society.

As banking services are in the nature of public good, it is essential that availability of banking and payment servicesto the entire population without discrimination is the prime objective of the public policy.

At present, many peoples in remote areas and rural areas have not appropriate banking services in India. Therefore, the government of India and the Reserve Bank of India encouraging to commercial and cooperative banks to provide banking facilities to those peoples through modern technology i.e. internet banking,ATM, smart cards mobile banking and business correspondents.

MOBILE BANKING APP

Using a mobile banking application, we can easily access our banking account,checkbalance,transferfunds,paybills,depositcheques etc.

It is convenient to use,allowing us to check our banking account 24/7,Conduct financial transactions or tasks whenever we are connected to the internet.

SCOPE OF THE STUDY

Indian telecommunication service scenario indicates that the cellular or

Mobile phone service was growing tremendously in last five years.

As TRAI's report on telecommunication industry in India, the wireline phone connections were declining in the last few years and mobile phone connections were increases very fast.

It is great opportunity to the bankers to facilitate banking service to 'unbanked' through mobile banking system in India.

Providing mobile banking services to the unbanked is not only social responsibility of the bankers but also it is a golden opportunity to the business expansion.

M-banking is cost effective way to provide banking services to the unbanked because there is no need to set up physical branches to facilitate customers it called as it is 'branch banking'.

OBJECTIVES

1. To remove burden of banking.
2. To minimize the chances of fraud.
3. To made the mode of payment easy.
4. To secure the purpose of banking.

HYPOTHESIS

1. Is mobile banking helps in removing burden of banking?
2. Is mobile banking helps in minimizing fraud of banking?
3. Does the mobile banking made the mode of payment easy, secure and fast?
4. How it is effectiveness in banking development in financial market?

RESEARCH METHODOLOGY

The present study will depend upon primary and secondary data. The data will collected by using following sources.

PRIMARY DATA:

The primary data will be collected with the help of field survey, observation, well structured questionnaire, interview with the beneficiaries and the customers and discuss with the officials for getting accurate information.

SECONDARY DATA:

Apart from collecting information from primary source, secondary data will be collected from Reserve Bank of India Reports, Government and other publications, Economic survey of India, Journals and Published data, Magazines, Websites, Newspapers, Research studies and other relevant documents.

SAMPLING:

Sample size

The sample design will be adopted by convenience sampling method for the selections of mobile banking users. The focus of this research is on the mobile banking users from Jaipur district. We have taken 200 users from various age group, communities and different localities.

STATISTICAL TOOLS AND TECHNIQUES:

The research is based on both empricial and analytical study on the basis of selected samples for the research and sampling method used will be purposive sampling method. The study use both primary and secondary data.

LIMITATION AND STUDY PERIOD:

PERIOD OF THE STUDY:

The observations are made from the data for the years 2014-15 to2021-22 to arrive at the conclusions. The period of the study is 08 years.

Limitations of the study:

The limitation of the study will be as follows-
1. The study is restricted to Jaipur district only.
2. The study is concerned only with mobile banking. The other modes of banking are not covered.
3. Most of the users are not free to discuss having a fear of online fraud..
4. The study is purely based on perceptions of Digital banking service UPI users and Mobile Banking users.
5. Financial Performance of the banks is also not studied

PRAPOSED CHAPTER LAYOUT:

1. Introduction.
2. Review of Literature.
3. Research methodology.
4. Analysis and interpretation of data.
5. Findings, Suggestions and Conclusions

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